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Directory of Project Reports from 1990-91 to 1992-93

**Grants and Contributions Program for non-profit
consumer and voluntary organizations
Bureau of Consumer Affairs
Consumer Policy Branch**



**Industry
Canada**

**Industrie
Canada**

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INTRODUCTION

Since 1985, the former Department of Consumer and Corporate Affairs Canada (now Industry Canada) has funded projects by non-profit consumer and voluntary organizations to address consumer issues in the marketplace. This funding was provided under the Grants and Contributions Program administered by the Bureau of Consumer Affairs.

From 1990 to 1993, some 72 funded projects dealt with such issues as automobile repairs and pricing, banking services, competition, consumer credit, the environment, health care, insurance, investments, labelling, privacy, telecommunications, and toys. In most cases, organizations published reports on project research results and recommendations.

The purpose of the *Directory of Project Reports* is to ensure that this research, as well as research on other key consumer issues, is accessible to as broad an audience as possible. The directory provides brief summaries of all the reports, and the name and address of the sponsoring organizations.

Note:

All requests for copies of reports should be directed to the sponsoring organization. Please note that the Grants and Contributions Program allows for organizations to sell copies of their reports in addition to charging postage and handling costs.

For more information on the Grants and Contributions Program for non-profit consumer and voluntary organizations, please address inquiries to:

**CONSUMER POLICY BRANCH
BUREAU OF CONSUMER AFFAIRS
16th floor, Place du Portage, Phase I,
Hull, Québec K1A 0C9
Tel.: (819) 953-3715 FAX: (819) 953-2462**

AUTOMOBILES

APA Compilation of Legislation Pertaining to Automobile Financing (1990-91),
237 pages

This reference manual contains the major provincial and territorial legislation and regulations pertaining to automobile financing. A subject directory for each province refers to the sections of legislation pertaining to subject area (i.e. disclosure, default, etc.) The reader can find out if other provinces and territories have legislation pertaining to each of the subject areas, by consulting a comparison grid.

APA Report on Automobile Financing Vol. II Advertising (1990-91)

Vol. II- Advertising analyses different categories of advertising that feature automobile financing, demonstrating that such advertisements provide virtually no information upon which a consumer could base a financial decision.

APA Report on Automobile Financing Vol. II Appendices (1990-91)

Vol. II-Appendices include: examples of a software package that analyses the benefits of rebates vs.. low interest rates, and another that analyses the real cost of financing offers; the effect of the G.S.T. on car sales; and a survey of automobile dealers on financing.

Automobile Protection Association (APA), 292 St-Joseph Blvd. West, Montréal, Québec H2V 2N7
Tel: (514) 273-1733/1662 FAX: (514) 273-0797

APA Report: Automobile Collision Repair Project (1991-92), 5 pages and appendices

This report investigates the friction between auto repair shops and the insurance industry, and its effect on consumers. Body shops allege that low payments by insurance companies can result in poor quality repairs, while the latter claim they are protecting consumers from excessive premiums. The most common complaints from both sides were verified through two surveys, one sent to body shops across Canada, the other to car owners. Survey results indicate that consumers are generally satisfied with both the quality of collision repairs and the service from their insurance company. Relations between body shops and insurance companies have improved since APA's last report on these industries in 1989, though the use of non-original manufacturer's parts is still a problem in some parts of the country.

Automobile Protection Association (APA), 292 St-Joseph Blvd. West, Montréal, Québec H2V 2N7
Tel: (514) 273-1733/1662 FAX: (514) 273-0797

APA Report. Manufacturer's Suggested Retail Price Stickers: Should Canada Follow U.S. Footsteps? (1991-92), 44 pages

This report examines the need for clear pricing information on new cars. Every new car manufactured in North America has a manufacturer's suggested retail price (MSRP) sticker. However, car dealers in Canada overwhelmingly remove this sticker, contrary to their U.S. counterparts who are obliged through legislation to leave it on the car until

delivery to the customer. For their part, consumers are dissatisfied with the bargaining ritual involved in buying a new car, and are demanding clearer pricing information. The report reviews some new pricing strategies that have evolved as a result. It also describes an APA investigation of ten Toyota dealerships in Montréal that uncovered blatant price-packing and collusion to fix prices. The APA recommends government legislation requiring MSRP labels, modelled on the U.S. example. The label would provide the consumer with a benchmark for negotiations and reduce the opportunity for dealers to fix prices.

Automobile Protection Association (APA), 292 St-Joseph Blvd. West, Montréal, Québec H2V 2N7 Tel: (514) 273-1662/1733 FAX: (514) 273-0797

BANKING SERVICES

L'accès aux services bancaires et les droits des consommateurs (Access to banking services and consumers' rights) (1992-93), 51 pages, \$25

This study highlights the ways in which financial institutions discriminate against low-income individuals. Basic banking services have become essential as a result of the increasingly important role of financial institutions in the pay system and the tendency among governments to emphasize the benefits of direct deposit. However, according to a CROP survey, some 9% of low-income individuals in Québec do not have a bank account. This data is confirmed by a survey of 175 income security recipients conducted in Montréal. The survey also reveals how difficult it is for these individuals to cash cheques. Moreover, a telephone survey of 200 branches of financial institutions in Montréal reveals that many of them discriminate against low-income individuals. Canadian legislation provides no recourse, but in France and the United States the law requires that basic services be available to everyone. The ACEF-Centre concludes that legislative amendments are needed to ensure universal access to the pay system.

Association coopérative d'économie familiale du centre (ACEF-Centre) de Montréal, 1215, Visitation Street, Montréal, Québec H2L 3B5 Tel: (514) 598-7288 FAX: (514) 598-8511

L'accès aux services financiers et les personnes analphabètes (Access to financial services for illiterate individuals) (1991-92), 55 pages, \$25

This study highlights the obstacles illiterate consumers face when dealing with financial institutions. The author first explains the extent of the illiteracy problem in Canada and in Québec, and then describes the increasingly crucial role played by financial institutions in everyday life, especially with respect to pay systems. A survey of 700 illiterate individuals reveals the specific problems encountered by this clientele. The ACEF-Centre recommends that financial institutions increase their awareness of the illiteracy problem, and that they make their services more accessible to illiterate individuals by training employees and simplifying their information material. It also recommends modifying the eligibility criteria for opening a personal account, and prohibiting the practice of freezing funds deposited by customers. It recommends that

governments pass legislation ensuring better access to basic banking services for consumers.

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1215 Visitation Street, Montréal, Québec H2L 3B5 Tel: (514) 598-7288 FAX: (514) 598-8511*

Avis professionnel sur la compréhension et l'intelligibilité des contrats bancaires
(Professional opinion on the intelligibility of banking contracts) (1992-93) 46 pages, \$25

This text measures the intelligibility of certain banking contracts in order to determine what makes this kind of material difficult for most people to read. The results show that the problem lies in the macro structure (organization of the text and difficulty of reading operations required) and the conceptual intelligibility. There are various ways to make contracts more understandable: reduce the number of ideas in each sentence, develop ideas more fully, add examples and details, eliminate ambiguities. These techniques are illustrated by rewriting two of the contracts analyzed.

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La compréhension des contrats bancaires et les droits des consommateurs (The intelligibility of banking contracts and consumers' rights) (1992-93) 78 pages, \$25

This research paper highlights the difficulty the average consumer has understanding the banking contracts he or she signs and the problems this causes. The results of a CROP survey in Québec and a systematic analysis of the readability of these contracts reveal that they are unintelligible to most consumers. The report describes various cases where the courts have ruled contracts invalid because of the signatory's lack of understanding. It also analyses legislation - in particular, the new civil code in Québec and laws in the United States - that makes incomprehensible or unconscionable contracts invalid. However, simplifying the language is not enough to solve the problem, as criticisms of the plain language techniques reveal. Changes must also be made to the content in order to distribute the burden more equitably between the institution and the consumer.

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1215 Visitation Street, Montréal, Québec H2L 3B5 Tel: (514) 598-7288 FAX: (514) 598-8511*

Debit Card Survey. Ottawa-Hull Area Interac Pilot (1990-91), 24 pages

The survey was designed to evaluate consumer response to the newly introduced Interac debit card system. The Consumers' Association of Canada (CAC) sent a questionnaire to its 1,450 members in the Ottawa-Hull area. 40 % responded. Results show that consumers perceive benefits from the direct payment system will accrue more to financial institutions and merchants than to consumers. Only 1/3 of respondents use debit cards, mostly in liquor stores and grocery stores. Most respondents want more information on the advantages and disadvantages of debit card use. They have concerns about privacy and liability for malpractice. The transaction fee makes the debit card unattractive for a large group of consumers who enjoy no-charge chequing or use the "free" one-month credit float on their credit card. CAC concludes that debit cards are an industry-driven

innovation, that has not yet gained consumer acceptance.

*Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7
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Frais reliés aux services financiers (Charges Related to Financial Services) (1991-92) (Comparative Tables), \$20

This document contains tables comparing charges for financial services at seven financial institutions (Bank of Montréal, Bank of Commerce, National Bank, Royal Bank, Bank of Nova Scotia, Toronto-Dominion Bank and Caisse Desjardins) in 1987 and 1991. No analysis is included in the document.

Service d'aide au consommateur (SAC) de Shawinigan, 453, 5th Street, Suite 1, Shawinigan, Québec G9N 1E4 Tel: (819) 537-4752 FAX: (819) 537-5259

Frais de service et mécanismes de recours dans les institutions financières (Financial Institutions' Service Charges and Redress Mechanisms) (1991-92), 294 pages, \$20

This study by the Service d'aide au consommateur (SAC) is a follow-up to its 1987 study of service charges applied by financial institutions. The recommendations made in 1987 regarding the publication and posting of service charges and redress mechanisms inspired some of the provisions of Bill C-9. These provisions were adopted voluntarily by financial institutions. The current study attempts to determine whether financial institutions are providing adequate information, especially at the time an account is opened. The SAC visited 40 financial institutions in four Canadian centres. It then compiled tables comparing current practices, the 1987 recommendations, and Bill C-9. These tables show large gaps in the information provided orally or in writing. For example, only eight of the 40 institutions post their service charges. The report also compares the annual cost of service charges for an average consumer in 1987 and 1991. The SAC recommends that financial institutions take a series of steps to ensure their clients are better informed, and it encourages consumers to demand information. It also recommends that governments impose penalties on institutions that do not provide all the necessary details to consumers.

Service d'aide au consommateur (SAC) de Shawinigan, 453, 5th Street, Suite 1, Shawinigan, Québec G9N 1E4 Tel: (819) 537-4752 FAX: (819) 537-5259

Opérations bancaires et compensation: les droits des consommateurs (Banking Operations and Legal Compensation: the Rights of Consumers) (1991-92), 95 pages, \$25

This study looks at legal compensation as it relates to banking operations. Financial institutions in Québec occasionally make use of legal "compensation" (a type of set-off in civil law), which allows them to withdraw, at any time, any amount owing to them from a client's deposits. This practice may cause consumers to lose control over their financial situation, especially when they receive income in the form of electronic deposits. The study first describes the nature of the legal relationship between banker and consumer. Then it explains the concept of compensation in Québec law and draws comparisons with other legal systems. The ACEF-Centre recommends, for the short

term, changes in legislation that would prevent funds that are already defined as not liable to seizure (welfare payments, for example) from being taken by means of compensation by the financial institutions in which they are deposited. For the medium term, it recommends that financial institutions not be allowed to use compensation, except in the case of regular payments of administrative charges. The ACEF-Centre also recommends that an adequate legal framework be established for all operations between consumers and financial institutions, particularly electronic payments.

Association coopérative d'économie familiale du centre (ACEF-Centre) de Montréal, 1215, Visitation Street, Montréal, Québec H2L 3B5 Tel: (514) 598-7288 FAX: (514) 598-8511.

Les retraits préautorisés. Suivi du dossier: rapport d'enquête (Pre-authorized debits. Follow-up: Study report) (1990-91), 8 pages and appendices, \$25

This survey is a follow-up to the June 1990 report on pre-authorized debits, which confirmed that section 10, rule H-4 of the Canadian Payments Association allowed consumers to cancel pre-authorized debits by contacting their financial institution. A telephone survey of 50 financial institutions revealed that the great majority of officers interviewed were not aware that such a rule existed or did not apply it. ACEF-Centre repeats two recommendations contained in the previous report: that financial institutions and retailers inform consumers of pre-authorized debit regulations, and that they apply them.

Association coopérative d'économie familiale du centre (ACEF-Centre) de Montréal, 1215 Visitation Street, Montréal, Québec, H2L 3B5 Tel: (514) 598-7288 FAX: (514) 598-8511

Study on Bank Service Charges (1991-92), 96 pages

This report provides the results of a survey sent to members of the Consumers' Association (CAC) in Montréal and Toronto, to verify their level of awareness of bank service charges and complaint procedures. Results seem to show that consumers are quite poorly informed. 75% of respondents could not provide the right information about their bank's service charges. The majority are also unsatisfied with their bank's complaint procedures. The CAC recommends a number of measures intended to improve communications with clients and to target information to different categories of consumers.

Consumers' Association of Canada - Québec Division (CAC-Québec), 4823 Sherbrooke St. West, Suite 225, Montréal, Québec H3Z 1G7 Tel: (514) 931-8556 FAX: (514) 938-1311

COMPETITION ISSUES

Canadian Competitiveness and the Consumer (1992-93), 2 pages and appendices

This report documents CAC'S participation in two initiatives aimed at reducing barriers to competition in the marketplace. First, CAC was represented on the Prosperity Initiative Steering Committee, whose Action Plan recommends consumer education as

one of several means to stimulate competition. Secondly, CAC co-sponsored a national conference, "*The Marketplace in Transition*," which brought together government, consumers and industry to discuss a more efficient and fair marketplace.

*Consumers' Association of Canada (CAC), 307 Gilmour St, Ottawa, Ontario K2P 0P7
Tel: (613) 238-2533 FAX: (613) 563-2254*

***The Consumer Interest in Competition in the Airline Industry* (1992-93), 4 pages and appendices**

This report describes CAC'S position in support of competition in the airline industry. A discussion paper evaluates the various merger options under consideration by Air Canada and Canadian Airlines International (CAI) to regain their financial stability. CAC favours strong competition and therefore prefers a partnership arrangement between CAI and an American carrier over a merger of the two Canadian carriers. The report also includes a submission and correspondence to government and regulatory bodies in this regard.

*Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7
Tel: (613) 238-2533 FAX: (613) 563-2254*

CONSUMER ADVOCACY

***Consumer Advocacy Manual* (1990-91), 143 pages, \$15.**

This clearly written, practical guide is aimed at groups and individuals who wish to participate in decisions on government policy, legislation or regulations. The first three chapters are designed to help the reader form a group, run it effectively and determine strategy. The following chapters describe various options for action: special avenues of redress for consumers (such as government ministries of consumer affairs, ombudsman, small claims court); participating in public inquiries, administrative tribunals and legislative committees; lobbying; using the media; and litigation. There is a chapter on how to find a lawyer, if needed, and how to minimize legal expenses. Each chapter includes a list of references for further information.

*Public Interest Advocacy Centre (PIAC), 1 Nicholas St., suite 1204, Ottawa, Ontario K1N 7B7
Tel: (613) 562-4002 FAX: (613) 562-0007*

***The Ontario Intervenor Funding Project Act, 1988. Its Review and Reform and a Model to Provide for Public Interest Participation in Regulatory Proceedings in Canada* (1990-91), 113 pages, \$10**

This study reviews Ontario's *Intervenor Funding Project Act, 1988* (IFPA), an experimental legislation enacted in 1988. This Act allowed advance funding to public interest groups, to enable their participation in hearings of the Ontario Energy Board (OEB) and the Environmental Assessment Board (EAB). The study provides a detailed

overview of the law's main provisions, and a comparative analysis of all the funding decisions of both boards. It highlights a fundamental difference in interpretation between the two boards: one sees intervenor funding as up-front payment for all costs of participation, the other sees it as "seed" money that may or may not be fully recovered in a final costs award. PIAC recommends that the Government of Ontario create a permanent Intervenor Act, based on suggested improvements to the law that would in fact ensure more effective public access to hearings. It also recommends that the Federal Government enact similar legislation concerning the Canadian Radio-Television and Telecommunications Commission (CRTC) and the National Energy Board (NEB).

*Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7
Tel: (613) 562-4002 FAX: (613) 562-0007*

CONSUMER CREDIT

Consumer Competency in Credit (1992-93), 51 pages, \$25

This exploratory study investigates consumer awareness and understanding of credit. Interviews and focus groups held with a small number of experts and consumers led to a number of insights. Consumers read and understand the basic terms of their credit contracts, but feel the need to learn more about credit in general. They don't know where to find help with credit issues. People don't seem to understand that a loan is a purchase, and don't know the full cost of that service. Education in credit for all ages appears to be necessary and wanted.

Consumers' Association of Canada -Saskatchewan, Bay A5A, 116-103rd Street East, Saskatoon, Saskatchewan S7N 1Y7 Tel: (306) 242-4909 FAX: (306) 373-5810

Du crédit à tout prix (Credit at any price) (1992-93), 261 pages, \$20

This report analyses consumers' use of credit in light of Canadians' high level of debt. It stresses the link between indebtedness and the economic slowdown and recommends better use of credit to contribute to economic recovery. The report lists the forms of credit available on the market, pointing out the most expensive. It describes the criteria for obtaining credit and the various marketing strategies. A telephone survey conducted by Angus Reid reveals that more than half of consumers are obliged to use credit. Almost a third must then forego necessities to pay their debts. This debt overload reduces the purchasing power of families and thus slows down the economy. The author, like most of the people surveyed, feels that access to credit must be based on the borrower's real ability to repay and that people must learn to budget and to save. The report offers advice on budgeting and the best ways of using credit. Its recommendations to governments and financial institutions are concerned with making the latter more responsible for the criteria for obtaining credit and with the need to educate the public about credit.

Service d'aide au consommateur (SAC) de Shawinigan, 453 5th Street, Suite 1, Shawinigan, Québec G9N 1E4 Tel: (819) 537-4752 FAX: (819) 537-5259

Les jeunes et le crédit (Young people and credit) (1992-93), 50 pages

This study explores the issue of young people and credit. It points out the lack of statistical data specifically on clients between the ages of 18 and 24. Following interviews with officials from government, universities and financial institutions, the author presents a portrait of a consumption-oriented generation that is nevertheless poorly informed, too deeply in debt and taken in by advertising. The study stresses that young people badly need to be educated about credit.

*Association coopérative d'économie familiale (ACEF) de Thetford Mines,
37 Notre-Dame Street South, Thetford Mines, Québec G6G 1J1 Tel: (418) 338-4755*

Home Equity Conversion: The Study of Reverse Mortgages as a Housing and Planning Option (1990-91), 21 pages, \$8

The study examines reverse mortgages as an income instrument for senior citizens who own their own home, mortgage-free. The author describes different types of Home Equity Conversion (HEC) instruments, as well as their currently limited market in Canada. Consumer demand for HECs is limited by the fear of losing long-term security and inheritance, the lack of understanding of HECs and the inability to compare different HECs. A review of U.S. models and a survey of lenders identify some methods to make HECs more responsive to consumer need. These include: a technique for effectively comparing HECs and disclosing their full costs; restrictions on lender recourse in the event of a deficiency between the amount owed at maturity and the value of the house; the use of independent registered financial counsellors; a government-sponsored insurance plan to pool risks and ensure availability in rural areas. The report concludes that the government should encourage HECs, in order to allow a full range of housing options to senior citizens. It recommends a government-run insurance plan that would reduce the risk for both consumer and lender.

*Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7
Tel: (613) 562-4002 FAX: (613) 562-0007*

CONSUMER INDEX

Consumer Index: Measuring Consumer Confidence (1992-93) 5 pages and appendices

This paper documents the CAC's initiatives to develop an index of consumer confidence and a related publication. After establishing terms of reference for the index, the CAC subcontracted the work to Informetrica Ltd. who explored three distinct measures of consumer confidence: Modified Angevine Specification, Ophelimity Index, and Personal Consumption. Each is described in detail in Appendix C of the report. The Ophelimity Index of consumer confidence was selected as the preferred measure for the CAC to publish in its proposed quarterly report. Because of the model's relative simplicity, it is believed to be accessible to many potential users, including consumers, the media, and policy analysts in government and business. Maintenance of the Ophelimity Index econometric model also suited the capabilities of the CAC. As part of this paper, CAC

presents a prototype of its publication for the consumer confidence index report. Intended for use by policy analysts in business, government and the media, as well as ordinary consumers, the publication would be issued every three months in conjunction with the quarterly cycle used in the reporting of government economic accounts. The paper also includes the development of an operational plan and budget for the proposed publication.

*Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7
Tel: (613) 238-2533 Fax: (613) 563-2254*

ENTERTAINMENT

Enquête. Les frais de service sur les billets de spectacles (Study. Service charges on show tickets) (1992-93), 34 pages

This report analyses the problem of service charges on tickets for shows. These charges first appeared at ticket outlets and now are also paid at the door and on telephone orders. A survey of 1093 showgoers in Québec reveals that the majority of consumers are not aware how much they pay in service charges: Soup'sons is proposing legislative amendments to require that service charges be listed, is organizing an information campaign, and is working to abolish the practice of not refunding service charges when a show is cancelled.

*Soup'sons (Association québécoise d'information et de défense des consommateurs de culture/média), 78 Petit Champlain Street, Québec City, Québec G1K 4H4 Tel: (418) 692-4744
FAX: (418) 692-5085*

ENVIRONMENT

The Consumer Interest in Economic Instruments. Report and Seminar Proceedings (1992-93), 101 pages

This report documents the ESPC's efforts to represent consumers in the debate on economic instruments for environmental protection. The report includes a discussion paper and the proceedings from two seminars. Economic instruments are policy tools that use price as an incentive to encourage environmentally sound behaviour. Their growing popularity signals a shift from general tax-sponsored programs to "user-pay" or "polluter-pay" systems. Economic instruments can target consumers (i.e. garbage can fees, tire levies) or industry (i.e. emission permits, virgin material taxes) or both (i.e. deposit/refund systems). ESPC proposes the evaluation of economic instruments by testing them against accepted environmental principles, such as waste reduction at source, pollution prevention and product stewardship. In this context, the most effective

instruments will be those aimed at changing industry behaviour.

Environmentally Sound Packaging Coalition (ESPC) of Canada, 2150 Maple St., Vancouver, B.C. V6J 3T3 Tel: (604) 736-3644 FAX: (604) 736-7822

Greening the Marketplace. A "hands-on" guide for concerned individuals, consumer and environmental groups (1990-91), 82 pages

This practical guide is aimed at individuals and groups who want to introduce responsible waste management practices at their local shopping centre, supermarket or corner store. It provides background information on the waste crisis and a critical evaluation of current "green" marketing techniques. A section entitled "What can be done" describes how consumer groups can work with local business to change their attitudes and improve their waste management operations. Readers can follow a step-by-step guide on how to choose a project, research it, choose a business or organization to co-operate with, and work with its owner or manager.

Environmentally Sound Packaging Coalition (ESPC) of Canada, 2150 Maple St., Vancouver, B.C. V6J 3T3 Tel: (604) 736-3644 FAX: (604) 736-7822

Truth in Environmental Labelling and Advertising. Report and Workshop Proceedings (1991-92), 124 pages

The ESPC undertook this project to help change the misleading use of environmental or "green" labelling and advertising. The major stakeholders -industry, government and consumer and environmental groups - were invited to workshops in Vancouver, Winnipeg and Toronto. They discussed and evaluated the new guidelines by former Consumer and Corporate Affairs Canada (CCAC) entitled "*Guiding Principles for Environmental Labelling and Advertising*". As a result of the workshops, ESPC recommends a number of changes to the guidelines. It also recommends that CCAC take a more visible and proactive stance in responding to consumer complaints. The report includes a selective marketplace survey of environmental labelling, with analysis of their acceptability under the guidelines.

Environmentally Sound Packaging Coalition (ESPC) of Canada, 2150, Maple St., Vancouver, British Columbia V6J 3T3 Tel: (604) 736-3644 FAX: (604) 736-7822

HEALTH CARE

The Consumer and the Health Care Debate (1992-93), 5 pages and appendices

This report documents CAC'S participation in several forums concerning the reform of Canada's health care system. Among these was the Patented Medicines Prices Review Board, where CAC submitted comments on proposed guidelines re: excessive price. CAC also responded to the new Patent Act, Bill C-91, urging the government to withdraw the Bill because of its negative effect on consumers through increasing drug prices. CAC

participated in a national coalition of health groups, who recommended reforms in the delivery, choice and cost of health services. CAC's discussion paper on the multiple roles of the health consumer urges government and health providers to recognize and support those roles.

*Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7
Tel: (613) 238-2533 FAX: (613) 563-2254*

INSURANCE

Étude de contrats d'assurance-voyage (Study of travel insurance contracts) (1992-93), 44 pages, \$5

The Association des consommateurs du Québec (ACQ) undertook this study after receiving a number of complaints from consumers who could not understand their travel insurance contracts. Ten travel insurance contracts were studied to identify the ambiguities. The ACQ then reformulated these passages in clear and accessible language and encouraged the insurers in question to modify their contracts. The ACQ also noted that travel agents do a poor job of informing consumers about the travel insurance contracts they provide and has thus encouraged travel agents' and insurers' associations to give travel agents better training in this area.

Association des consommateurs du Québec (ACQ), 7383 De la Roche Street, Montréal, Québec H2R 2T4 Tel: (514) 278-5514 FAX: (514) 278-5515

De la perspective du consommateur: Une analyse économique des dispositions de la Loi C-28 (concernant les sociétés d'assurance et de secours mutuels) (From the Consumer's Perspective: An Economic Analysis of Bill C-28 Provisions (Regarding insurance companies and benefit societies) (1991-92) 39 pages, \$5

In this report, the Association des consommateurs du Québec (ACQ) analyses Bill C-28, the new law regarding insurance companies and mutual associations. The author starts by describing the insurance market in Canada. He then identifies the shortcomings of this unregulated market: consumers are unable to judge the quality of products offered to them, which encourages insurance companies to compete on a marketing level, not on the basis of the quality of their products. The author outlines what an ideal law would contain to meet consumers' needs, and then compares it with the provisions of Bill C-28. He concludes that Bill C-28 provides adequate protection for consumers as far as the solvency of insurance companies is concerned, but that it lacks an essential provision regarding standardization of contracts and their approval by government. Therefore, the ACQ recommends that governments make standard insurance contracts compulsory, for the benefit of Canadian consumers.

Association des consommateurs du Québec (ACQ), 7383, de la Roche Street, Montréal, Québec H2R 2T4 Tel: (514) 278-5514 FAX: (514) 278-5515

Vers une standardisation accrue des produits d'assurance habitation et les politiques de rabais en matière de prévention (Towards an increased standardization of home insurance coverage and policies for prevention-related discounts) (1990-91), 21 pages, \$5

This report analyses home insurance coverage as a whole with a view to standardizing as much as possible the different types of coverage offered by various insurance companies. The author suggests standardizing the nomenclature used to designate the same level of protection, and a minimum content for each coverage level. Reactions of various insurance companies indicate that the industry did not like the idea of a standard contract for each coverage level. However, it is interested in the idea of basic coverage, giving consumers the option to choose additional protection according to their needs. The ACQ intends to keep negotiating with the industry to achieve this increased level of standardization. As for policies for prevention-related discounts, an ACQ survey revealed the industry's near total lack of interest in such policies. Thus, consumers must consider taking preventive measures while opting for higher deductibles.

Association des consommateurs du Québec Inc. (ACQ), 7383 De la Roche Street, Montréal, Québec, H2R 2T4 Tel: (514) 278-5514 FAX: (514) 278-5515

INVESTMENTS

Dividend Reinvestment Plans: Making Stocks Consumer-Friendly (1992-93) 50 pages, \$150

The report identifies the reasons why Canadian companies provide shareowners with a Dividend Reinvestment Plan (DRP) and an Additional Cash Investment Option (ACIO). It also identifies the principal obstacles that are preventing Canadian companies from making it convenient and inexpensive for consumers to acquire and sell their shares through a DRP and ACIO. Findings reveal that companies with a DRP perceive a broad base of retail investors owning their stocks as a valuable asset. However, the participation rate in the DRP by retail shareowners is not always clear and tends to be perceived as "low". The report also notes that although a large majority of companies have a positive impression about DRPs and perceive a broad base of individual investors owning their stock as a valuable asset they offer no DRP to investors. Two of the principal reasons given are that (1) a controlling interest could be eroded and (2) the company doesn't need the equity capital from a DRP. Furthermore a strong majority of companies perceive that the cost of establishing and administering DRPs and ACIOs outweigh their benefits. Recommendations are aimed at regulators, financial advisors, companies and individual investors. It is recommended that regulators and financial advisors to corporations provide companies with knowledge and clarifications regarding permissible and cost-effective activities that may be undertaken to inform individual investors about their DRPs and ACIOs; and to encourage greater participation by retail shareowners. Financial advisors should provide companies with knowledge about the advantages and operation of ACIOs. For their part, companies should investigate the potential for in-house applications of existing computer technology to significantly reduce the cost of administering DRPs and ACIOs. In order to reduce the cost of establishing DRPs and

ACIOs, the CSA recommends that provincial securities regulators reduce the legal and administrative burdens of registering plans.

Canadian Shareowners Association (CSA), 1090 University Avenue West, P.O. Box 7337, Windsor, Ontario N9C 4E9 Tel: (519) 252-1555 FAX: (519) 252-9570

Mutual Funds. The Consumer Perspective. The Consumer's Guide to Mutual Funds in an Investment Portfolio (1990-91), 53 pages

This report examines the mutual funds industry. It describes the vast choice of mutual funds available in Canada, categorized by the different risk levels attached to their different investment objectives. The main consumer issues are the difficulty for consumers to understand the structure of management fees and other charges, and to compare the performance of different mutual funds. A number of recommendations are aimed at the Canadian Securities Administrators, including: to develop a standard terminology, a standard method for calculating fees and a simpler disclosure system; to allow comparative performance advertising of mutual funds with the same investment objectives, under strict guidelines; to limit sales incentives to brokers; and to set up a self-regulatory organization for the industry, that would primarily seek the best interest of consumers. The report also provides a clearly written consumer guide to help in buying mutual funds.

Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7 Tel: (613) 238-2533 FAX: (613) 563-2254

LABELLING

Listing of Cosmetic Ingredients (1992-93), 52 pages

A 1989 study by CAC-Québec demonstrated the need for a listing of ingredients on cosmetics, both for health reasons and to provide consumers with comparative product information. The goal of this second study was to identify the elements of an appropriate sample label. The researchers first proposed five different types of lists to health specialists and distributors, who identified three preferred lists. 200 consumers of cosmetics were then consulted by survey. The majority chose the utility list, which provided the function and the code of each ingredient. Although specialists preferred chemical names, CAC-Québec recommends the utility list because it is easier to understand and the codes refer to an existing technical guide. The label should also contain the expiry date and any other useful precautions such as storage requirements, as well as a 1-800 number.

Consumers' Association of Canada - Québec Division (CAC-Québec), 4823 Sherbrooke St. West, Suite 225, Montréal, Québec H3Z 1G7 Tel: (514) 931-8556 FAX: (514) 938-1311

Étude sur les appellations à connotation médicale apposées aux matelas (Study of mattress names with a medical connotation) (1990-91), 177 pages, \$20

This study highlights the current situation in the mattress industry. The lack of regulation creates a lot of confusion in mattress classification and there is no quality standard for their manufacture. This situation has led to the proliferation of mattress names with a medical connotation, such as chiropedic, orthopaedic, chiromedic. The report shows that consumers are not sufficiently aware that these designations have no real scientific or medical value. As for manufacturers and retailers, they strongly stress the need for government regulation, claiming that voluntary standards are never adhered to because of competition. The report contains a detailed guide for consumers on what to consider when buying a mattress. It recommends that governments regulate labelling, product information and warranties; that the industry adopt a code of ethics; and that associations of health professionals abstain from endorsing mattress brands.

Service d'aide au consommateur (SAC) de Shawinigan, 453 5th Street, Suite 1 Shawinigan, Québec, G9N 1E4 Tel: (819) 537-4752 FAX: (819) 537-5259

PRIVACY

Consumer Data Protection (1992-93), 3 pages and appendices

This report documents CAC'S research activities in the area of consumer data protection, both in the private and public sectors. CAC's background paper on privacy and data protection reviews provincial and federal legislation, working papers and voluntary codes of other associations, and international guidelines and laws. The paper identifies as a guiding principle the rule of "explicit informed consent" and recommends government regulation as well as educational campaigns to inform people of these issues and their rights. CAC held a privacy seminar, which elaborated a set of principles regarding basic data protection, reaffirmed a *Consumers' Data Protection Bill of Rights* and defined consumer responsibilities as informed partners. CAC's submission to the Senate Standing Committee on Banking, Trade and Commerce supported the proposed regulations, except for the lack of recognition of the right for consumers to withhold consent for further dissemination of their personal information.

Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7 Tel: (613) 238-2533 FAX: (613) 563-2254

Le dossier noir de la vie privée. La protection des renseignements personnels: un enjeu mondial (The privacy perplexity. Protecting personal information: a global issue) (1991-92), 503 pages, \$20

In this third study on the confidentiality of personal data, the Service d'aide au consommateur, or SAC, examines international protection standards. The SAC wants to help the Canadian private sector apply these standards so that Canada can gain access to world markets. The author comments on the guidelines of the OECD (Organization for Economic Cooperation and Development) and the European Community's draft

guidelines, and compares the two. The latter would require minimum protection of data in countries having access to the Common Market. The author analyses the views of different countries and points out the lack of legislation in Canada. To evaluate the situation in Canada, the SAC consulted widely (including government services, commercial services, and financial services) and found a high level of non-compliance with minimum international standards. The SAC recommends that consumers use a "consumer contract" based on the OECD's guidelines, and that governments plan legislative action. It recommends that private industry adopt guidelines based on the OECD's, and officially approve "consumer contracts".

Service d'aide au consommateur (SAC) de Shawinigan, 453 5th Street, Suite 1, Shawinigan, Québec G9N 1E4 Tel: 819) 537-4752 FAX: (819) 537-5259

Étude sur la confidentialité des données dans les institutions financières. Mythe ou réalité? (Study on the Protection of Personal Data Held by Financial Institutions. Myth or Reality?) (1989-90), 282 pages, \$20

In this report, the Service d'aide au consommateur, or SAC, examines the confidentiality of personal data in the banking system. It shows that personal information is circulated among institutions, through EDP systems, without the consumer's express consent. The six financial institutions interviewed have internal codes of ethics protecting confidentiality. But in practice, the authorizations signed by customers permit widespread disclosure of personal data. A study of Canadian legislation shows that the use of personal information by banks and credit unions is not regulated. The author analyses British and German legislation, the guidelines of the OECD (Organization for Economic Cooperation and Development), and Canadian case law. A survey of SAC members reveals that a large percentage of people have doubts about the confidentiality of information gathered by financial institutions. SAC recommends that governments oblige financial institutions to adopt a code of ethics based on the OECD's guidelines. It recommends that financial institutions apply the principle of "express consent" before transmitting data and limit the scope of the "authorization" clause.

Service d'aide au consommateur de Shawinigan (SAC), 453, 5th Street, Suite 1, Shawinigan, Québec G9N 1E4 Tel: (819) 537-4752 FAX: (819) 537-5259

Privacy and Free Enterprise. Legal Protection of Personal Information in the Private Sector (1991-92) 475 pages, \$90.

This lengthy text deals comprehensively with legal aspects of the protection of privacy in the private sector. Lawyers trying to arrive at an opinion on matters of privacy will find here a wealth of information on this neglected area of the law. The author first describes the multiple dimensions of privacy invasion in today's computerized market-place. He discusses legal definitions of privacy, then reviews the legislation in Canada touching on privacy and consumer protection. The bulk of the work focuses on common law and equity, reviewing the history of privacy interests and the wide range of potential causes of action, defenses and remedies to protect privacy. The final chapter offers advice to legislators on drafting effective legislation in this area.

Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7 Tel: (613) 562-4002 FAX: (613) 562-0007

Protection des renseignements personnels dans le secteur privé (Protection of personal information in the private sector) (1990-91), 515 pages, \$20

This report examines the extent of uncontrolled use of personal information in the private sector. The study includes an analysis of the legal framework (legislation, code of ethics, and case law) for credit bureaus, and guidelines for the protection of personal information. SAC examined retailers' and Equifax credit bureau's policies for the collection, processing and exchange of personal data. The report indicates how disastrous is the lack of competition in the industry. The chapter on direct marketing highlights the uncontrolled use of EDP techniques to compile client lists and profiles. Finally, the report stresses the risks associated with the present use of the SIN as universal identifier. SAC proposes regulation of this new "personal information industry" by the Canadian Standards Association, using the proposed guidelines. SAC suggests that provincial governments harmonize their laws on credit bureaus. It proposes that the federal government pass a law similar to the EEC's, create an independent body to ensure protection of personal information, and pass a law prohibiting the use of the SIN as universal identifier.

Service d'aide au consommateur (SAC) de Shawinigan, 453 5th Street, Suite 1, Shawinigan, Québec, G9N 1E4 Tel: (819) 537-4752 FAX: (819) 598-5081

PRODUCT QUALITY

Sondage sur la qualité des produits dans le domaine des vêtements et des chaussures (Survey of Product Quality in the Clothing and Shoe Industries) (1991-92), 43 pages, \$5

The Association des consommateurs du Québec (ACQ) surveyed its members on the quality of clothing and footwear, asking them questions about what quality meant to them, how satisfied they were with the quality of clothing and footwear purchased in the previous two years, and the problems they had encountered. The findings suggest that consumers want quality, but that the market does not always meet their expectations. Approximately two-thirds of the respondents had problems with their clothing or footwear. The ACQ recommends that the industry raise its manufacturing quality standards, select more attractive and sturdier materials, and intensify research into waterproof fibres and materials.

Association des consommateurs du Québec (ACQ), 7383, de la Roche Street, Montréal, Québec H2R 2T4 Tel: (514) 278-5514 FAX: (514) 278-5515

TELECOMMUNICATIONS

Basic Telephone Service in the Information Age: A Consumer Perspective (1992-93), 28 pages, \$8

This readable essay provides a concise overview of consumer interests in the development of "Information Age" technology in Canada. It argues that universal availability of basic telephone service must not be sacrificed to the goal of strategic investment in the telecommunications industry. The author provides a definition of basic service and a measure of affordability. She suggests that the expansion of basic service should be consumer-driven and kept affordable through contributions from new high-tech services. Rather than investing heavily to replace existing narrowband networks with expensive broadband technology, telephone companies should be steered toward upgrading their existing networks to accommodate the new services. This much more cost-effective strategy would make it possible to have both affordable basic service and cutting-edge technology for those who demand it.

*Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7
Tel: (613) 562-4002 FAX: (613) 562-0007*

Broadcast Wars: Protecting the Consumer in the New Broadcasting/Telecommunications Era (1992-93), 4 pages and appendices

This paper documents the CAC'S interventions in government hearings concerning changes to the telecommunications industry. In the CRTC Cable/Broadcasting Structural Hearings of March 1993, CAC's submission outlined the following position: satellite systems should be welcomed in order to inject competition into the industry; addressability should be made available on a user-pay basis, not universally; consumer choice should be improved by phasing out tierage and linkage requirements; the quality of Canadian programming is more important to consumers than its predominance. CAC also reviewed and endorsed Senate changes to Bill C-62, the re-hauled legislation regulating telecommunications. As well, CAC opposed Bell Canada's appeal of the CRTC decision 92-12 allowing competition in long-distance voice services.

*Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7
Tel: (613) 238-2533 FAX: (613) 563-2254*

Consumers and the New Telecommunications Environment: Report to Consumer and Corporate Affairs Canada on Bill C-62 and the Aftermath of the CRTC's decision to Allow Competition in the Provision of Long Distance Telephone Services in Canada (1992-93), 31 pages, \$5

This document reports on two projects of the Public Interest Advocacy Centre (PIAC) in the area of telecommunications. First, PIAC submitted an analysis of Bill C-62, An Act Respecting Telecommunications, to the Senate Standing Committee on Transport and Communications. Amendments were suggested to better protect affordability and privacy, to reduce Ministerial involvement and to streamline the regulatory process. The Senate Committee's report on the proposed legislation drew upon several of these

suggestions. Secondly, PIAC reviews how consumers have fared in the first year since the CRTC decision to open up long distance service to full competition. Contrary to CRTC's expectations, residential consumers have gained very little, as rate reductions have been primarily aimed at the business market. In fact, telephone companies have applied to increase local service rates, as part of their rate rebalancing strategy.

*Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7
Tel: (613) 562-4002 FAX: (613) 562-0007*

L'étagement des canaux et le financement de la télédiffusion et de la télédistribution
(Tiering channels and the funding of television broadcasting and cable broadcasting)
(1991-92), 104 pages

This study analyses the development of cable TV in Canada. The author first examines changes in the regulatory framework and in the situation of the principal stakeholders. He then raises the issue of funding: faced with cuts in subsidy levels, public TV has had to compete with private broadcasters for diminishing advertising revenues. As for cable distributors, they have a more stable source of revenues in the form of subscription fees, which allows them to offer a host of specialized channels and new services. The author recommends that channels be tiered, which would maintain an affordable basic service and give consumers as many options as possible, while maintaining the regulatory requirements for quality and Canadian content. He suggests that governments keep funding public networks and give the CRTC the mandate to consult consumers.

*Association coopérative d'économie familiale (ACEF) de Thetford Mines,
37 Notre Dame Street South, Thetford Mines, Québec G6G 1J1 Tel: (418) 338-4755*

La réforme de la législation fédérale régissant les télécommunications : a-t-on omis les consommateurs? (Federal telecommunications legislation reform: were consumers left out?) (1992-93), 32 pages

The FNACQ presented this analysis of Bill C-62 on telecommunications to the Standing Senate Committee on Transport and Communications. The FNACQ maintains that any reform of telecommunications legislation must ensure not only the development of the industry but also the thoughtful development of the network, universal accessibility to basic service and respect for citizens' rights, in particular, the right to privacy and the right to participate in the decision-making process. The analysis of the bill reveals that it emphasizes almost exclusively the competitiveness of the Canadian telecommunications industry. The FNACQ analyses the provisions of the bill that could threaten universal access to telephone service, open the door to a growing number of threats to privacy, and considerably restrict democratic debate on the development of this sector so essential to modern life.

*Fédération nationale des associations de consommateurs du Québec (FNACQ),
1212 Panet Street, Suite 301, Montréal, Québec H2L 2Y7 Tel: (514) 521-6820*

Subsidizing Telephone Rates: the Potential for Lifeline Programs in Canada (1991-92), 80 pages, \$8

Competitive and technological pressures for re-structuring the telecommunications industry in Canada may result in significant rate increases for local telephone service. This paper explores the potential for establishing lifeline programs for low-income consumers, to ensure their continued access to basic telephone service. The author describes the context and justification for telephone lifeline programs in Canada, and the mechanics of such programs. He reviews the American lifeline programs, underlining the low participation rates among eligible consumers. In spite of the U.S. experience where such programs failed to reach their targeted clientele, the author concludes that properly designed lifeline programs can play a useful role in maintaining universal service, and lists guidelines for their design and administration.

Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7 Tel: (613) 562-4002 FAX: (613) 562-0007

Technological Change and Competition in the Canadian Telecommunications Industry (1991-92), 55 pages, \$8

This study examines the evolution of the Canadian telecommunications industry from a monopolistic to a competitive industry. The emergence of digital technology has made competition possible between the telephone and cable t.v. sectors, and within the telephone sector. Telephone companies now make most of their revenues from new competitive services, including data and long-distance voice services; local services and access to the network remain monopolistic. The author illustrates strategies used by the semi-monopolies to gain advantage in the competitive services market, such as using the regulatory process to their advantage, and having residential customers bear the cost and risk of investments in new competitive services primarily aimed at business customers. He describes the limitations of the current regulatory process, which was designed to regulate monopoly rates, not to regulate competition. He proposes a re-structuring of the industry that would separate service companies from local facilities companies: all telecommunication services, including local service, would be provided by competitive companies, using facilities leased at regulated rates from local facilities monopolies. Regulation would ensure an equitable contribution rate from other services to the provision of basic local service.

Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario K1N 7B7 Tel: (613) 562-4002 FAX: (613) 562-0007

Télécommunication et télédistribution, convergence technologique et intérêt des consommateurs. Étude des mémoires présentés en réponse à l'avis no. DGTP-09-89 Réseaux locaux de distribution des services de télécommunications (Telecommunication and cable broadcasting: Technological convergence and consumers' interest. Analysis of briefs presented in response to Advice DGTP-09-89 Local distribution networks of telecommunication services) (1990-91), 60 pages

This study is part of phase II of the consultation process initiated by the federal Department of Communications on the future of local communication networks in Canada. The author synthesizes 28 briefs submitted by various stakeholders (telephone

companies, cable companies, governments) and notes the divergent positions of the interested parties. He then discusses the main issues: in the short term, the purpose and framework of Canadian communications legislation, regulatory questions, and consumers' interests; in the medium and long term, the evolution of networks, needs and services, technological convergence and its impact on competition and basic services, rate determination in an integrated system, and investment criteria to decide on the pertinence and timing of upgrading. In conclusion, he states again the FNACQ's position in favour of setting up a single universally accessible and regulated wideband network. The relevance and timing of establishing such a network would be contingent on the criteria proposed in the report.

*Fédération nationale des associations de consommateurs du Québec (FNACQ),
1212 Panet Street, Suite 301, Montréal, Québec H2L 2Y7 Tel: (514) 521-6820*

Telecommunications Towards 2000. Are Rural Canadians Getting their Fair Share?
(1991-92), 61 pages, \$8

This study establishes the basis for a Canadian policy on rural telecommunications development. It examines how, in our emerging information-based economy, telecommunications plays a critical role in developing viable rural communities. The report also presents the results of a cross-Canada survey on the needs of rural telephone subscribers. Rural residents consider themselves unfairly disadvantaged in terms of pricing, due to toll charges for calls over relatively short distances and special distance charges for single line service. Considering the current pressures toward cost-based pricing and the tendency for competition to focus in the more profitable urban areas, basic services in rural areas will become increasingly unaffordable. PIAC recommends that government consider the public funding of telecommunications infrastructure, as a basis for a healthy and vibrant rural economy.

*Public Interest Advocacy Centre (PIAC), 1 Nicholas St., Suite 1204, Ottawa, Ontario
K1N 7B7 Tel: (613) 562-4002 FAX: (613) 562-0007*

TOYS

Copcats in the Toy Industry and the Benefits of Competition for Canadian Consumers
(1992-93), 36 pages, \$15

This study examines the level of satisfaction of consumers with "copycat" products that compete with brand names, to assess the benefits of competition in the toy industry. Volunteer families tested different categories of toys, in the areas of design, function, playvalue and durability. Results show that, in all areas, the quality of copycat toys is inferior to that of the originals. Consumers usually preferred to buy the original in spite of the higher price. Because consumers easily confused the brand name product and its copy, the Canadian Toy Testing Council recommends that Industry Canada enforce

stronger standards to forbid the use of similar names and packaging.

*Canadian Toy Testing Council (CTTC), 22 Hamilton Ave. North, Ottawa, Ontario K1Y 1B6
Tel: (613) 729-7101 FAX: (613) 729-7185*

Projet de réglementation sur les jouets bruyants (Project to Regulate Loud Toys)
(1990-91) 52 pages, \$5

This report examines potential damage to children's hearing caused by noisy toys. The author reviews everything that is known on the subject: how the hearing apparatus develops in children, the harmful effect of noise on the inner ear, other ways in which children are affected by noise, studies on noisy toys, and noise level regulations and standards for measuring these levels throughout the world. The author concludes that the present standard of 75-dB(A)/8 hours is too high. This standard was set on the basis of harmful effects to adults and does not take into account the vulnerability of a child's developing hearing apparatus, nor the impact of noise on the general state of health, and on communications and language development. Finally, toys simulating explosions should be banned since a single exposure to such a sound can cause permanent and incurable damage to hearing. The report contains proposed regulations, including maximum noise levels, and procedures to test toys for compliance.

Association des consommateurs du Québec Inc. (ACQ), 7383, de la Roche Street, Montréal, Québec H2R 2T4 Tel: (514) 278-5514 FAX: (514) 278-5515

VULNERABLE CONSUMERS

CHHA Media Project. A Survey of the Needs of Hard of Hearing Television and Radio Consumers in Canada (1991-92), 38 pages

This report presents results of a survey investigating consumer satisfaction with television and radio broadcasting among hearing-impaired Canadians. 1,520 members of CHHA were surveyed, as well as a control group of 1,600 people unknown to CHHA. The responses document t.v. watching and radio listening patterns of both groups, and their opinions about what helps or hinders their hearing and understanding of programming. Results suggest that the consumption patterns of hard-of-hearing individuals seem to match those of consumers who are not hard of hearing, especially in the case of t.v. watching. A number of features inhibit broadcast communication for a variety of people, not just those with impaired hearing (i.e. background music, sound effects, changes of volume between commercials and programs). CHHA recommends that both broadcasting producers and consumers address these concerns, considering the steadily growing population with hearing loss due to aging or leisure-time activities. Broadcasting producers should become more aware of the needs of hard of hearing consumers. The latter should become more aware of, and use, available close-captioning technology and assisted listening devices.

Canadian Hard of Hearing Association (CHHA), Orillia and District Branch, P.O. Box 145, Orillia, Ontario L3V 6J3 Tel: (705) 326-9613

***Consumer Needs of the Elderly: At Home, on the Go, and in the Marketplace* (1990-91), 9 pages and Appendixes**

The report records the views of 200 seniors about consumer products and services they consider inconvenient or hazardous to their health. The views were collected during 15 group discussions across the country. Group animators asked questions about problems in three areas: in the home, with smoke detectors and minor home repairs; in the area of transportation (i.e. automobile seat belts) and access to public places; in the marketplace, with servicing and instructions for products such as microwave ovens. The report summarizes the responses and discussions. It concludes with general recommendations on: the design of senior housing, the speed or timing of public conveniences such as elevators and cross-walks, the promotion and policing of reserved spaces for seniors and handicapped. It also recommends that seniors be included in the testing and review of consumer products and services, and that consumer associations work with seniors to improve their access to the marketplace.

*Consumers' Association of Canada (CAC), 307 Gilmour St., Ottawa, Ontario K2P 0P7
Tel: (613) 238-2533 FAX: (613) 563-2254*

***The Cost of Disability* (1992-93), 23 pages**

The Canadian Paraplegic Association (CPA) explores in this report the cost and availability of disability-related products. A questionnaire was sent to one thousand randomly selected clients of the CPA across Canada and 373 (39%) responded. The majority of respondents lived below the poverty line. Basic equipment and materials needed for daily living were mostly funded through government and insurance programs, with little or no consumer input. Other devices needed to attend school or for employment (i.e. computers or adapted vehicles) consumers more responsibility concerning the choice of products, establishing loan banks of used equipment, and integrating the design and marketing of disability-related products to make them more available. The survey also revealed problems with the high cost of essential services such as attendant care and accessible housing.

Canadian Paraplegic Association (N.B.) Inc., 440 Wilsey Rd., P.O. Box 355, Station A, Fredericton, New Brunswick E3B 4Z9 Tel: (506) 458-9134 FAX: (506) 458-9134

***Decoder and Closed Captioning Research Project Report* (1990-91), 106 pages**

The findings of this research report are buried throughout its voluminous text. The first section discusses the operation of close-captioned decoders for televisions. Each model of decoder is technically tested and evaluated, highlighting many problems with use and servicing. Recommendations to correct or recall the decoders are aimed at the Canadian Standards Association. The author concludes that exterior decoders should be phased out in favour of the Integrated Decoder Chip circuitry. The second section describes a national survey of users of close-captioning and decoder services. A questionnaire was sent to deaf and hearing impaired persons throughout Canada, who belong to 64 English and 49 French organizations. Only 422 people responded. The low rate of return is attributed to literacy problems in the Deaf community. Results are listed by province, as well as nation-wide. The report concludes with 36 suggested improvements to the

captioning field, as well as 49 other concerns.

*Canadian Association of the Deaf (CAD), 205-2435 Holly Lane, Ottawa, Ontario K1V 7P2
Tel: (613) 526-4785*

National Recommendations for Wheelchair Accessible Taxis (1990-91), 62 pages

This report recommends national standards for the safety and dignity of disabled users of accessible taxis. It provides an overview of current standards, identified through a mail-in survey of municipalities and provincial bodies across Canada and internationally, as well as a survey of taxi companies and manufacturers. The report analyses current Federal requirements, makes a comparative analysis of provincial requirements, lists the number and licensing requirements of accessible taxis by municipality and reviews standards in other countries. The report also compares the vehicle specifications from different companies that manufacture or modify accessible taxis. Results show that Canada lacks consistently applied national standards. The report's recommendations are aimed at each level of government, as well as taxi manufacturers and modifiers, to ensure that a national system of standards and certification is put in place.

*B.C. Coalition of People with Disabilities, #204-456 West Broadway, Vancouver, B.C. V5Y 1R3
Tel: (604) 875-0188 or 1-800-663-1278 FAX: (604) 875-9227*

National Standards for Wheelchair Accessible Taxis 1990-91), 31 pages

This companion report to "*National Recommendations for Wheelchair Accessible Taxis*", proposes specific standards for smaller vehicles that are modified for transporting wheelchair users. The Canadian Standards Association does not currently regulate this type of vehicle. The report recommends detailed technical specifications for items such as the wheelchair restraint system, interior height, size and location of entrance door, passenger seating, ramps and lifts.

B.C. Coalition of People with Disabilities, #204-456 West Broadway, Vancouver, B.C. V5Y 1R3 Tel: ((604) 875-0188 or 1-800-663-1278 FAX: (604) 875-9227

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